

In re:
Scott Paul Labar
Terry Janet Labar
Debtors

Case No. 17-15250-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 21, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Paul Labar, Terry Janet Labar, 675 Lorraine Drive, Nazareth, PA 18064-8860
14009300	+ St. Lukes Hospital, 801 Ostrum PA, Bethlehem, PA 18015-1065
14027689	+ Thomas L. Lightner, Esquire, Lightner Law Offices, P.C., 4652 Hamilton Blvd., Allentown, PA 18103-6021

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 22 2022 00:28:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 22 2022 00:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13981432	+ Email/Text: bankruptcy@bbandt.com	Oct 22 2022 00:28:00	BB&T, Bankruptcy Section, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
14033901	+ Email/Text: bankruptcy@greenskycrredit.com	Oct 22 2022 00:28:00	Home Depot Loan Services, 1797 North East Expressway Suite 100, Atlanta, GA 30329-2451
14021570	Email/PDF: resurgentbknofications@resurgent.com	Oct 22 2022 00:37:41	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14013922	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 22 2022 00:28:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14221196	EDI: PRA.COM	Oct 22 2022 04:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14075320	+ EDI: PRA.COM	Oct 22 2022 04:23:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14286748	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 22 2022 00:28:00	Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14017229	Email/Text: bncnotifications@phea.org	Oct 22 2022 00:28:00	U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184
14008962	+ EDI: AIS.COM	Oct 22 2022 04:28:00	Verizon, by American InfoSource LP as agent, 4515 Santa Fe Ave., Oklahoma City, OK 73118-7901
13979817	EDI: WFFC2	Oct 22 2022 04:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 12

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor BAYVIEW LOAN SERVICING L.L.C. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
JOHN R.K. SOLT	on behalf of Debtor Scott Paul Labar jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
JOHN R.K. SOLT	on behalf of Joint Debtor Terry Janet Labar jsolt.soltlaw@rcn.com rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
ROGER FAY	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee rfay@milsteadlaw.com, bkecf@milsteadlaw.com
ROGER FAY	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. rfay@milsteadlaw.com, bkecf@milsteadlaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
STEVEN K. EISENBERG	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
THOMAS L. LIGHTNER	on behalf of Joint Debtor Terry Janet Labar tlightner@lightnerlaw.com sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
THOMAS L. LIGHTNER	on behalf of Debtor Scott Paul Labar tlightner@lightnerlaw.com sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Scott Paul Labar</u>	Social Security number or ITIN	xxx-xx-8871
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Terry Janet Labar</u>	Social Security number or ITIN	xxx-xx-7599
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	17-15250-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Paul Labar
aka Scott P. Labar, aka Scott Labar

Terry Janet Labar
aka Terry J. Labar, aka Terry Labar

10/20/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.